



# Consumer Corner

by Illinois Attorney General LISA MADIGAN



## BEWARE OF FRAUD WHEN CHOOSING A MEDICARE PRESCRIPTION DRUG PLAN

**Q.** A man claiming to work for a Medicare-authorized insurance company came to my door recently. He offered to explain the new Medicare prescription drug program in simple terms and to help me choose the plan that best fits my needs. The new program overwhelms me, so I was tempted at first. But when he asked to see my bank account statements, I asked him to leave. This time I could tell the guy was a crook, but I'm concerned about the next time. How can we seniors know how to tell a legitimate offer from a scam when insurance companies begin to market their drug plans to us?

**A.** While the new Medicare Part D prescription drug program promises some help with prescription drug costs, it also creates new opportunities for fraud. The salesman's behavior in your example raises two red flags that indicate a potential scam. Learning to recognize these warning signs and a few others is critical to avoid becoming a victim of fraud.

The salesman in your example showed up at your door uninvited. This is the first red flag. According to Medicare guidelines, salespersons who are working for a Medicare-approved drug plan **cannot** make door-to-door solicitations unless you invite them to your home first.

The second red flag is that the salesman asked for your bank account numbers. No one working for a legitimate drug plan needs this information. **NEVER** give an unsolicited salesperson your bank account numbers, personal financial information, or social security number, either in person or over the phone.

Legitimate drug plan sponsors will begin marketing their plans by mail, phone, and other means on October 1. Although drug plan sponsors can call you to tell you about their plans, they cannot enroll you at that time. They can only enroll you over the phone when you call them or are adding prescription drug coverage to a Medicare insurance plan you already have. Prescription drug plan sponsors **cannot** ask for payment over the phone or Internet. If you enroll in a plan by phone or Internet, the provider must mail you a bill. Enrollment in the Medicare prescription drug plan does not begin until November 15. Do **not** make a payment before that date.

In mid-October, Medicare will mail Medicare beneficiaries information describing all the prescription drug plans available to them. As an extra precaution, you should call Medicare's toll-free number to verify that a plan is approved before you agree to enroll in it: **1-800-633-4227 (TTY: 1-877-486-2048)**.

In the weeks and months to come, you will likely be inundated with information concerning the new drug plans. Resources are available to help you sort through it all. For free, trustworthy assistance in choosing the Medicare prescription drug plan that will best meet your needs, please call the **Illinois Senior Health Insurance Program (SHIP)** at **1-800-548-9034 (TTY: 217-524-4872)** or the **Illinois Department on Aging Senior HelpLine** at **1-800-252-8966 (Voice & TTY)**.

If you believe you are the victim of a prescription drug plan scam, please call my Consumer Fraud Hotline at the numbers below.

### ATTORNEY GENERAL LISA MADIGAN'S CONSUMER FRAUD HOTLINES

#### Chicago

**1-800-386-5438**

**1-800-964-3013 (TTY)**

#### Springfield

**1-800-243-0618**

**1-877-844-5461 (TTY)**

#### Carbondale

**1-800-243-0607**

**1-877-675-9339 (TTY)**